

What is claimed is:

- 1 1. A method, comprising:
  - 2 receiving an indication of at least one item that a customer is to purchase from a first
  - 3 merchant via a web site;
  - 4 providing, in response to the received indication, an offer for a benefit from a second
  - 5 merchant, the step of providing the offer being performed before the at least one item is
  - 6 purchased;
  - 7 receiving from the customer a response to the offer; and
  - 8 applying the benefit to the at least one item if the response indicates acceptance of the
  - 9 offer.
- 1 2. The method of claim 1, further comprising:
  - 2 receiving customer information.
- 1 3. The method of claim 2, in which the customer information comprises:
  - 2 a service that is provided to the customer.
- 1 4. The method of claim 2, in which the customer information comprises:
  - 2 a service provider that provides a service to the customer.
- 1 5. The method of claim 2, in which the step of providing an offer for a benefit from a
  - 2 second merchant comprises:
    - 3 selecting a merchant from a plurality of merchants based on the customer information
    - 4 received from the customer; and

5 providing an offer for a benefit from the selected merchant.

1 6. The method of claim 2, in which the step of providing an offer for a benefit from a  
2 second merchant comprises:

3 selecting the benefit based on the customer information received from the customer.

1 7. The method of claim 2, in which the step of receiving customer information  
2 comprises:

3 requesting that the customer provide customer information; and

4 receiving, in response to the step of requesting, customer information from the  
5 customer.

1 8. The method of claim 7, in which the step of requesting that the customer provide  
2 customer information comprises:

3 transmitting to the customer at least one question to be answered.

1 9. The method of claim 8, in which the step of receiving customer information from the  
2 customer comprises:

3 receiving at least one answer to the at least one question.

1 10. The method of claim 2, further comprising:

2 verifying whether the customer information is accurate.

1 11. The method of claim 10, further comprising:

2 assessing a penalty against the customer if the customer information is not accurate.

- 1 12. The method of claim 11, in which the step of assessing the penalty comprises:  
2 canceling the benefit if the customer information is not accurate.
- 1 13. The method of claim 11, in which the step of assessing the penalty comprises:  
2 charging a penalty fee to the customer if the customer information is not accurate.
- 1 14. The method of claim 10, in which the step of verifying is performed before the  
2 purchase is consummated.
- 1 15. The method of claim 2, in which the step of providing the offer is performed after the  
2 customer information is received.
- 1 16. The method of claim 15, in which the step of providing the offer is performed based  
2 on the customer information.
- 1 17. The method of claim 1, further comprising:  
2 receiving customer information from a party other than the customer.
- 1 18. The method of claim 2, in which the step of receiving customer information  
2 comprises:  
3 receiving information regarding at least one of:  
4 a location of the customer, and  
5 an Internet address of the customer.
- 1 19. The method of claim 1, in which the step of applying the benefit comprises:

2 reducing a price of the at least one item.

1 20. The method of claim 19, in which the step of reducing the price comprises:

2 reducing the price of the at least one item by a predetermined amount.

1 21. The method of claim 20, in which the step of reducing the price comprises:

2 reducing the price of the at least one item by a predetermined amount if the price of  
3 the at least one item is greater than the predetermined amount.

1 22. The method of claim 19, in which the step of reducing the price comprises:

2 reducing the price of the at least one item by a predetermined percentage.

1 23. The method of claim 19, in which the step of reducing the price comprises:

2 reducing the price of the at least one item to zero.

1 24. The method of claim 1, in which the step of applying the benefit comprises:

2 selling the at least one item to the customer for a first price if the response indicates  
3 rejection of the offer; and

4 selling the at least one item to the customer for a second price if the response indicates  
5 acceptance of the offer, the second price being less than the first price.

1 25. The method of claim 24, in which the second price is a predetermined amount less

2 than the first price.

09219267-122398

- 1 26. The method of claim 25, in which the second price is a predetermined amount less  
2 than the first price if the first-price is greater than the predetermined amount.
- 1 27. The method of claim 24, in which the second price is a predetermined percentage less  
2 than the first price.
- 1 28. The method of claim 1, in which the step of applying the benefit comprises:  
2 providing the at least one item to the customer without charge if the response  
3 indicates acceptance of the offer.
- 1 29. The method of claim 1, further comprising:  
2 requesting that the customer participate in a transaction with the second merchant.
- 1 30. The method of claim 29, in which the step of requesting that the customer participate  
2 in a transaction with the second merchant comprises:  
3 requesting that the customer initiate a service agreement with the second merchant.
- 1 31. The method of claim 1, further comprising:  
2 receiving an indication of agreement to participate in a transaction with the second  
3 merchant.
- 1 32. The method of claim 1, further comprising:  
2 facilitating a transaction with the second merchant.

1 33. The method of claim 32, in which the step of facilitating the transaction with the  
2 second merchant comprises:  
3 determining a service provider that provides a service to the customer.

1 34. The method of claim 33, in which the step of facilitating the transaction with the  
2 second merchant comprises:  
3 canceling a service agreement with the service provider.

1 35. The method of claim 33, in which the step of facilitating the transaction with the  
2 second merchant comprises:  
3 initiating a new service agreement so that the service is provided by the second  
4 merchant.

1 36. The method of claim 33, in which the step of determining a service provider that  
2 provides a service to the customer comprises:  
3 determining whether the service is provided by the second merchant.

1 37. The method of claim 32, in which the step of facilitating the transaction with the  
2 second merchant comprises:  
3 switching providers of a service that is provided to the customer.

1 38. The method of claim 37, in which the service comprises at least one of:  
2 telephone service,  
3 Internet service,  
4 banking services,

5 credit card account services,  
 6 insurance service,  
 7 securities trading service,  
 8 satellite television service, and  
 9 cable television service.

1 39. The method of claim 32, in which the step of facilitating the transaction with the  
 2 second merchant comprises:  
 3 initiating a new service agreement so that a service is provided to the customer.

1 40. The method of claim 39, in which the service comprises at least one of:  
 2 telephone service,  
 3 Internet service,  
 4 banking services,  
 5 credit card account services,  
 6 insurance service,  
 7 securities trading service,  
 8 satellite television service, and  
 9 cable television service.

1 41. The method of claim 1, in which the step of providing an offer is performed only if a  
 2 price of the at least one item is greater than a predetermined threshold.

1 42. The method of claim 1, in which the step of providing an offer is performed only <sup>if</sup> a  
 2 predetermined rule is satisfied.

1 43. The method of claim 1, in which the step of providing an offer for a benefit from a  
2 second merchant comprises:  
3 providing a plurality of offers for benefits from at least one merchant.

1 44. The method of claim 43, further comprising:  
2 receiving from the customer a selection of an offer of the plurality of offers.

1 45. The method of claim 1, in which the step of providing an offer for a benefit from a  
2 second merchant comprises:  
3 selecting a merchant from a plurality of merchants; and  
4 providing an offer for a benefit from the selected merchant.

1 46. The method of claim 1, in which the benefit is based on the at least one item.

1 47. The method of claim 46, in which the benefit is based on a price of the at least one  
2 item.

1 48. The method of claim 1, in which the step of providing an offer for a benefit from a  
2 second merchant comprises:  
3 selecting a benefit from a plurality of benefits based on the at least one item.

1 49. The method of claim 1, further comprising:  
2 receiving an amount of payment from the second merchant if the response indicates  
3 acceptance of the offer.



- 1 50. The method of claim 1, in which the benefit is based on the amount of payment. '
- 1 51. A method, comprising:
- 2 receiving an indication of at least one item that a customer is ready to purchase from a
- 3 merchant via a web site, the at least one item having an associated total price;
- 4 providing, in response to the received indication, an offer for a subsidy, the step of
- 5 providing the offer being performed before the item is purchased;
- 6 receiving from the customer a response to the offer; and
- 7 charging an amount that is less than the total price if the response indicates acceptance
- 8 of the offer.
- 1 52. The method of claim 51, in which the step of charging comprises:
- 2 charging an amount that is less than the total price to a credit card account of the
- 3 customer.
- 1 53. The method of claim 51, further comprising:
- 2 receiving payment from a second merchant if the response indicates acceptance of the
- 3 offer.
- 1 54. A method, comprising:
- 2 receiving an indication of at least one item that a customer is ready to purchase from a
- 3 merchant via a web site, the at least one item having an associated total price;
- 4 providing, in response to the received indication, an offer for a reduction in the total
- 5 price, the step of providing the offer being performed before the at least one item is
- 6 purchased;

7 receiving from the customer an acceptance of the offer; and  
8 selling the at least one item to the customer for less than the total price.

1 55. A method, comprising:

2 receiving an indication of at least one item that a customer is ready to purchase from a  
3 merchant via a web site, the at least one item having an associated total price;  
4 providing, in response to the indication, an offer for a subsidy from a second merchant  
5 in exchange for agreeing to perform a transaction with the second merchant, the step of  
6 providing the offer being performed before the at least one item is purchased;

7 receiving from the customer an acceptance of the offer;

8 facilitating the transaction with the second merchant;

9 receiving a request to revoke the acceptance before the at least one item is purchased;

10 and

11 canceling the second transaction.

1 56. A method, comprising:

2 receiving an indication of at least one item that a customer is ready to purchase from a  
3 merchant via a web site, the at least one item having an associated total price;

4 providing, in response to the received indication, an offer for a reduction in the total  
5 price in exchange for applying for a credit card account with a credit card issuer, the step of  
6 providing the offer being performed before the at least one item is purchased;

7 receiving, from the customer, an indication of willingness to apply for a credit card  
8 account; and

9 selling the at least one item to the customer for less than the total price.

1 57. The method of claim 56, in which the step of receiving, from the customer, an  
2 indication of willingness to apply for a credit card account comprises:

3 receiving, from the customer, information for use in applying for a credit card  
4 account.

1 58. The method of claim 57, further comprising:

2 transmitting to the customer a form for receiving information for use in applying for a  
3 credit card account.

1 59. The method of claim 56, further comprising:

2 determining whether the customer already has a credit card account with the credit  
3 card issuer.

1 60. The method of claim 59, in which the step of providing the offer is only performed if  
2 it is determined that the customer does not already have a credit card account with the credit  
3 card issuer.

1 61. A method, comprising:

2 receiving an indication that a customer is willing to make a purchase from a first  
3 merchant;

4 receiving customer information;

5 transmitting, in response to the indication, customer information to a second  
6 merchant;

7 receiving, from the second merchant, a description of a subsidy;

8 providing an offer for the subsidy from the second merchant, the step of providing the  
 9 offer being performed before the purchase is consummated;  
 10 receiving a response to the offer; and  
 11 applying the subsidy to the purchase if the response indicates acceptance of the offer.

1 62. A method, comprising:  
 2 generating an interface for allowing a customer to access a web site that permits  
 3 purchases from a first merchant, the interface including a button;  
 4 receiving a first indication that a customer is willing to make a purchase from a first  
 5 merchant;  
 6 activating the button in response to receiving the indication;  
 7 receiving a signal that the customer has clicked the button;  
 8 providing, in response to the received signal, an offer for a subsidy from a second  
 9 merchant, the step of providing the offer being performed before the purchase is  
 10 consummated;  
 11 receiving from the customer a response to the offer; and  
 12 applying the subsidy to the purchase if the response indicates acceptance of the offer.

1 63. A method, comprising:  
 2 receiving an indication of at least one item that a customer is ready to purchase from a  
 3 merchant via a web site, the at least one item having an associated total price;  
 4 providing, in response to the received indication, an offer for a reduction in the total  
 5 price in exchange for applying for a credit card account with a credit card issuer, the step of  
 6 providing the offer being performed before the at least one item is purchased;

a

43

**2023**